

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Javier Reyes  
Debtor(s)

Case No. 16-00053-RNO  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5  
Date Rcvd: Oct 07, 2020

User: AutoDocke  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 09, 2020:**

Recip ID	Recipient Name and Address
db	+ Javier Reyes, 1241 Mattioli Road, Bartonsville, PA 18321-7793
cr	+ Ditech Financial LLC fka Green Tree Servicing LLC, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883
4739185	American Recovery Service Inc, 555 St. Charles Dr., Ste 100, Thousand Oaks, CA 91360-3983
4749579	+ BMW Bank of North America, PO Box 23356, Pittsburgh, PA 15222-6356
4739189	+ BMW Bank of North America, 2735 E Parleys Way 301, Salt Lake City, UT 84109-1666
4763818	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
4787530	Ditech Financial LLC, f/k/a Green Tree Servicing LLC, P.O. Box 6154, Rapid City, SD 57709-6154
4739202	GMAC Mortgage, Customer Care, P.O. Box 4622, Waterloo, IA 50704-4622
5218857	+ LoanCare, LLC, P.O. Box 8068, Virginia Beach VA 23450-8068
5218858	+ LoanCare, LLC, P.O. Box 8068, Virginia Beach VA 23450, LoanCare, LLC, P.O. Box 8068 Virginia Beach VA 23450-8068
4739206	Mercantile Adjustment Bureau, P.O. Box 9055, Buffalo, NY 14231-9055
4739211	+ NCB Management Services Inc, PO Box 1099, Langhorne, PA 19047-6099
4739213	+ Northstar Location Services, 4285 Genesee St, Buffalo, NY 14225-1943
4786105	+ PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101-4982
4739214	+ PNC Bank, P.O. Box 3180, Pittsburgh, PA 15230-3180
4739215	Smith & Cohen, P.O. Box 10645, Saint Paul, MN 55110-0645
4739198	ditech, c/o GreenTree Bankruptcy Dept, P.O. Box 6154, Rapid City, SD 57709-6154

TOTAL: 17

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	EDI: AISACG.COM	Oct 07 2020 23:08:00	Capital One Auto Finance c/o AIS Portfolio Service, P.O. BOX 4360, Houston, TX 77210-4360
4739186	EDI: ARSN.COM	Oct 07 2020 23:08:00	ARS National Services, P.O. Box 469046, Escondido, CA 92046-9046
4739183	+ Email/Text: bankruptcy@alliantcreditunion.com	Oct 07 2020 19:09:00	Alliant Credit Union, P.O. Box 66945, Chicago, IL 60666-0945
4739184	EDI: AMEREXPR.COM	Oct 07 2020 23:08:00	American Express, PO Box 981537, El Paso, TX 79998-1537
4750813	EDI: BECKLEE.COM	Oct 07 2020 23:08:00	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
4739187	EDI: BANKAMER.COM	Oct 07 2020 23:08:00	Bank of america, P.O. Box 982235, El Paso, TX 79998
4740898	+ EDI: AISACG.COM	Oct 07 2020 23:08:00	BMW Bank of North America, c/o Ascension Capital Group, P.O. Box 201347, Arlington, TX 76006-1347
4743466	EDI: BMW.COM	Oct 07 2020 23:13:00	BMW Financial Services NA, LLC, P.O. Box 3608, Dublin, OH 43016

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4739188	+ EDI: TSYS2.COM	Oct 07 2020 23:08:00	Barclay's Bank Delaware, P.O.Box 8803, Wilmington, DE 19899-8803
4739190	Email/Text: cms-bk@cms-collect.com	Oct 07 2020 19:09:00	Capital Management Service, 698 1/2 South Ogden St., Buffalo, NY 14206-2317
4739191	+ EDI: CAPONEAUTO.COM	Oct 07 2020 23:08:00	Capital One Auto Finance, P.O. Box 259407, Plano, TX 75025-9407
4740905	+ EDI: AISACG.COM	Oct 07 2020 23:08:00	Capital One Auto Finance, c/o Ascension Capital Group, P.O. Box 201347, Arlington, TX 76006-1347
4756117	EDI: CAPITALONE.COM	Oct 07 2020 23:08:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
4739192	+ EDI: CAPITALONE.COM	Oct 07 2020 23:08:00	Capital One Bank USA NA, P.O.Box 30281, Salt Lake City, UT 84130-0281
4766146	EDI: BL-BECKET.COM	Oct 07 2020 23:08:00	Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
4739194	+ EDI: CITICORP.COM	Oct 07 2020 23:08:00	Citicards CBNA, 701 E. 60th Street N, Sioux Falls, SD 57104-0432
4739197	EDI: DISCOVER.COM	Oct 07 2020 23:08:00	Discover, P.O. Box 15316, Wilmington, DE 19850
4739196	+ Email/PDF: DellBKNotifications@resurgent.com	Oct 07 2020 19:38:43	Dell Computer/Web Bank, P.O. Box 81577, Austin, TX 78708-1577
4740571	EDI: DISCOVER.COM	Oct 07 2020 23:08:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
4739199	Email/Text: railinger@eastpointrecoverygroup.com	Oct 07 2020 19:09:00	Eastpoint Recovery Group, Inc., 26 Mississippi St., Ste 200, Buffalo, NY 14203-3014
4739200	EDI: FSAE.COM	Oct 07 2020 23:13:00	First Source Advantage, PO Box 628, Buffalo, NY 14240-0628
4739201	EDI: FSAE.COM	Oct 07 2020 23:13:00	Firstsource Advantage LLC, P.O. Box 628, Buffalo, NY 14240-0628
4739203	+ Email/Text: bknoticing@grantweber.com	Oct 07 2020 19:09:00	Grant & Weber, Inc., 861 Coronado Center Dr., Ste 211, Henderson, NV 89052-3992
4739193	EDI: JPMORGANCHASE	Oct 07 2020 23:08:00	CHASE, PO BOX 15298, Wilmington, DE 19850-5298
4739205	+ Email/Text: PBNCNotifications@peritusservices.com	Oct 07 2020 19:09:00	Kohls Department Store, P.O. Box 3115, Milwaukee, WI 53201-3115
4739208	+ EDI: MID8.COM	Oct 07 2020 23:13:00	Midland Credit Management, P.O. Box 60578, Los Angeles, CA 90060-0578
4739207	+ EDI: MID8.COM	Oct 07 2020 23:13:00	Midland Credit Management, 2365 Northside Dr., Ste 300, San Diego, CA 92108-2709
4774573	+ EDI: MID8.COM	Oct 07 2020 23:13:00	Midland Funding LLC, PO BOX 2011, Warren, MI 48090-2011
4739209	+ EDI: NESF.COM	Oct 07 2020 23:08:00	National Enterprise System, 29125 Solon Road, Solon, OH 44139-3442
4739216	+ EDI: RMSC.COM	Oct 07 2020 23:08:00	SYNCB/Paypalextra, P.O. Box 965005, Orlando, FL 32896-5005
4739217	Email/Text: edinkel@vikingservice.com	Oct 07 2020 19:09:00	Viking Client Services, PO Box 59207, Minneapolis, MN 55459-0207
4739218	Email/Text: BKRMailOps@weltman.com	Oct 07 2020 19:09:00	Weltman, Weinberg & Reis, PO Box 93596, Cleveland, OH 44101-5596

TOTAL: 32

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Capital One Auto Finance, c/o Ascension Capital Group, P.O. Box 201347, Arlington, TX 76006-1347
cr	*+	PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101-4982
4739195	*+	Citicards CBNA, 701 E. 60th St. N, Sioux Falls, SD 57104-0432
4739204	##	Hayt, Hayt & Landau, 123 S. Broad St., Ste 1660, Philadelphia, PA 19109-1003
4739210	##	Nationwide Credit, Inc., P.O. Box 26314, Lehigh Valley, PA 18002-6314
4739212	##+	Niagara Credit Solution, 420 Lawrence Bell Dr., Ste 2, Buffalo, NY 14221-8820
4766001	##+	Porania LLC, P. O. Box 11405, Memphis TN 38111-0405

TOTAL: 0 Undeliverable, 3 Duplicate, 4 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 09, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 7, 2020 at the address(es) listed below:

Name	Email Address
Charles J DeHart, III (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor LoanCare LLC bkgroup@kmlawgroup.com
Joshua I Goldman	on behalf of Creditor Ditech Financial LLC josh.goldman@padgettlawgroup.com kevin.shatley@padgettlawgroup.com
Rebecca Ann Solarz	on behalf of Creditor LoanCare LLC bkgroup@kmlawgroup.com
Timothy B. Fisher, II	on behalf of Debtor 1 Javier Reyes donna.kau@pocono-lawyers.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 6

**Information to identify the case:**

Debtor 1

**Javier Reyes**

Social Security number or ITIN xxx-xx-1598

EIN --

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:16-bk-00053-RNO

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Javier Reyes

10/7/20**By the court:** Robert N. Opel II  
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**